

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In re:

DONALD HOWSON
CHERYL HOWSON
Debtor(s)

Case No. 10-60881

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Frank M. Pees, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/10/2010.
- 2) The plan was confirmed on 12/14/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/27/2013, 03/13/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/28/2013.
- 5) The case was completed on 02/27/2015.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$133,677.31
Less amount refunded to debtor	\$53,106.66

NET RECEIPTS: **\$80,570.65**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,735.25
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,681.49
Other	\$35.64

TOTAL EXPENSES OF ADMINISTRATION: **\$7,452.38**

Attorney fees paid and disclosed by debtor: \$496.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advanced America	Unsecured	556.00	NA	NA	0.00	0.00
ATTORNEY GENERAL STATE OF OHI	Priority	471.32	0.00	472.54	472.54	0.00
ATTORNEY GENERAL STATE OF OHI	Unsecured	NA	0.00	82.71	82.71	0.00
CHASE AUTO FINANCE	Secured	1,500.00	1,500.00	2,125.63	2,125.63	817.49
Collectech System	Unsecured	224.10	NA	NA	0.00	0.00
EMERGENCY PROF SVCS	Unsecured	251.32	0.00	28.04	28.04	0.00
EMERGENCY PROF SVCS	Unsecured	NA	0.00	19.35	19.35	0.00
FFCC-Columbus	Unsecured	286.00	NA	NA	0.00	0.00
First Bank of Delaware	Unsecured	998.00	NA	NA	0.00	0.00
Marquee Capital Inc.	Unsecured	2,529.13	NA	NA	0.00	0.00
NCO Financial	Unsecured	858.00	NA	NA	0.00	0.00
Ocwen Loan Servicing	Secured	7,900.00	0.00	4,590.58	4,590.58	0.00
Ocwen Loan Servicing	Secured	NA	0.00	0.00	50,537.04	0.00
OU CREDIT UNION	Unsecured	9,156.19	0.00	11,330.68	11,330.68	0.00
UCB Collections	Unsecured	422.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	2,200.00	2,200.00	2,557.88	2,557.88	556.33

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$50,537.04	\$0.00
Mortgage Arrearage	\$4,590.58	\$4,590.58	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,683.51	\$4,683.51	\$1,373.82
TOTAL SECURED:	\$9,274.09	\$59,811.13	\$1,373.82
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$472.54	\$472.54	\$0.00
TOTAL PRIORITY:	\$472.54	\$472.54	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,460.78	\$11,460.78	\$0.00

Disbursements:	
Expenses of Administration	<u>\$7,452.38</u>
Disbursements to Creditors	<u>\$73,118.27</u>
TOTAL DISBURSEMENTS :	<u>\$80,570.65</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/25/2015

By: /s/ Frank M. Pees

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.